



# DEPOSIT RATE INFORMATION

## Checking and Savings Accounts\*

Deposit Rates as of November 1, 2009

| ACCOUNT DESCRIPTION                                      | BALANCE TIERS             | INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) |
|----------------------------------------------------------|---------------------------|---------------|-------------------------------|
| PERSONAL INTEREST CHECKING**                             | \$0.00 - \$24,999.99      | .15%          | .15%                          |
|                                                          | > \$25,000.00             | .45%          | .45%                          |
| 50 PLUS CHECKING**                                       | \$0.00 - \$24,999.99      | .15%          | .15%                          |
|                                                          | > \$25,000.00             | .45%          | .45%                          |
| HEALTH SAVINGS ACCOUNT (HSA)**                           | \$0.00 - \$2,499.99       | .15%          | .15%                          |
|                                                          | \$2,500.00 - \$9,999.99   | .40%          | .40%                          |
|                                                          | \$10,000.00 - \$24,999.99 | .90%          | .90%                          |
|                                                          | \$25,000.00 - \$49,999.99 | .90%          | .90%                          |
|                                                          | > \$50,000.00             | .90%          | .90%                          |
| FLEX IRA**                                               |                           | .40%          | .40%                          |
| PERSONAL MONEY MARKET PLUS (MM+Personal)***              | \$0.00 - \$2,499.99       | .20%          | .20%                          |
|                                                          | \$2,500.00 - \$9,999.99   | .30%          | .30%                          |
|                                                          | \$10,000.00 - \$49,999.99 | .75%          | .75%                          |
|                                                          | \$50,000.00 - \$99,999.99 | 1.39%         | 1.40%                         |
|                                                          | > \$100,000.00            | 1.59%         | 1.60%                         |
| PERSONAL PREMIUM SAVINGS (checking account required)**   | \$0.00 - \$2,499.99       | .30%          | .30%                          |
|                                                          | \$2,500.00 - \$9,999.99   | .50%          | .50%                          |
|                                                          | \$10,000.00 - \$49,999.99 | .75%          | .75%                          |
|                                                          | > \$50,000.00             | 1.09%         | 1.10%                         |
| PERSONAL STATEMENT SAVINGS**                             |                           | .30%          | .30%                          |
| BUSINESS INTEREST CHECKING (for qualifying businesses)** | \$0.00 - \$24,999.99      | .15%          | .15%                          |
|                                                          | > \$25,000.00             | .45%          | .45%                          |
| BUSINESS MONEY MARKET PLUS (MM+Business)***              | \$0.00 - \$2,499.99       | .20%          | .20%                          |
|                                                          | \$2,500.00 - \$9,999.99   | .30%          | .30%                          |
|                                                          | \$10,000.00 - \$49,999.99 | .75%          | .75%                          |
|                                                          | \$50,000.00 - \$99,999.99 | 1.39%         | 1.40%                         |
|                                                          | > \$100,000.00            | 1.59%         | 1.60%                         |
| BUSINESS PREMIUM SAVINGS (checking account required)**   | \$0.00 - \$2,499.99       | .30%          | .30%                          |
|                                                          | \$2,500.00 - \$9,999.99   | .50%          | .50%                          |
|                                                          | \$10,000.00 - \$49,999.99 | .75%          | .75%                          |
|                                                          | > \$50,000.00             | 1.09%         | 1.10%                         |
| BUSINESS STATEMENT SAVINGS**                             |                           | .30%          | .30%                          |

\* Minimum amount to open an account is \$100 (\$25 for Statement Savings for minors)

\*\* Interest compounded daily

\*\*\* Interest compounded monthly

Fees imposed may reduce earnings. Interest will be paid at the rate shown on the entire balance of the account.

Interest rates and annual percentage yields are subject to change daily at Bank discretion.

The Annual Percentage Yield assumes interest remains on deposit. A withdrawal will reduce earnings.

Any deviation from product standards above may change APY.

Please ask Bank personnel for further information regarding fees and terms. Member FDIC.

FOR INFORMATIONAL PURPOSES ONLY



# DEPOSIT RATE INFORMATION

## Time Deposit Accounts

Deposit Rates as of November 1, 2009

| TIME DEPOSIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |       |               |       |               |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------|---------------|-------|---------------|-------|
| Minimum Balance Required to Open and Obtain Annual Percentage Yield: \$500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |       |               |       |               |       |
| Term (Simple Interest)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Interest Rate |       | APY           |       |               |       |
| 30 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | .75%          |       | .75%          |       |               |       |
| 60 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | .75%          |       | .75%          |       |               |       |
| 90 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1.10%         |       | 1.10%         |       |               |       |
| 120 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1.10%         |       | 1.10%         |       |               |       |
| 180 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1.64%         |       | 1.65%         |       |               |       |
| 8 Month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1.74%         |       | 1.75%         |       |               |       |
| 270 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1.70%         |       | 1.70%         |       |               |       |
| 360 Days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2.05%         |       | 2.05%         |       |               |       |
| SILVER CERTIFICATE TIME DEPOSIT**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |       |               |       |               |       |
| Minimum Balance Required to Open and Obtain Annual Percentage Yield:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |       |               |       |               |       |
| Term (Compounded Daily)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$500         |       | \$25,000      |       | \$50,000      |       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Interest Rate | APY   | Interest Rate | APY   | Interest Rate | APY   |
| 1 Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2.03%         | 2.05% | 2.03%         | 2.05% | 2.08%         | 2.10% |
| 2 Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2.42%         | 2.45% | 2.47%         | 2.50% | 2.52%         | 2.55% |
| 3 Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2.57%         | 2.60% | 2.67%         | 2.70% | 2.76%         | 2.80% |
| 4 Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2.76%         | 2.80% | 2.86%         | 2.90% | 2.96%         | 3.00% |
| 5-8 Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 3.01%         | 3.05% | 3.10%         | 3.15% | 3.20%         | 3.25% |
| Terms of one year to five years are eligible for Individual Retirement Accounts.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |               |       |               |       |               |       |
| RATE OPTION TIME DEPOSIT**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |       |               |       |               |       |
| Minimum Balance Required to Open and Obtain Annual Percentage Yield:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |       |               |       |               |       |
| Term (Compounded Daily)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$500         |       | \$25,000      |       | \$50,000      |       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Interest Rate | APY   | Interest Rate | APY   | Interest Rate | APY   |
| 1 Year (12-23 Months)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2.03%         | 2.05% | 2.03%         | 2.05% | 2.08%         | 2.10% |
| 2 Year (24-35 Months)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2.42%         | 2.45% | 2.47%         | 2.50% | 2.52%         | 2.55% |
| Rate Option TD terms are eligible for Individual Retirement Accounts.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |               |       |               |       |               |       |
| ADD-TO TIME DEPOSIT**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |               |       |               |       |               |       |
| Minimum Balance Required to Open and Obtain Annual Percentage Yield: \$100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |       |               |       |               |       |
| Term (Compounded Daily)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Interest Rate |       | APY           |       |               |       |
| 1 Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | .15%          |       | .15%          |       |               |       |
| Add-To TD terms are eligible for Individual Retirement Accounts. Interest rate is variable and may change after account is opened.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |               |       |               |       |               |       |
| <p>** Interest will be paid at the rate shown on the entire balance of the account. Rates offered for new and renewing accounts are subject to change daily at Bank discretion. A substantial penalty will be imposed on amounts withdrawn prior to maturity.</p> <p>The Annual Percentage Yield assumes interest remains on deposit. A withdrawal will reduce earnings.</p> <p>Any deviation from product standards above may change APY.</p> <p>Please Ask Bank Personnel For Further Information Regarding Fees and Terms. Member FDIC.</p> <p><b>FOR INFORMATIONAL PURPOSES ONLY</b></p> <p>Interest Rates and annual percentage yields are subject to change daily</p> |               |       |               |       |               |       |